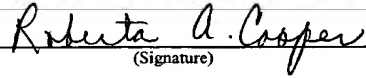




Atty. Dkt. No. 037607-0120

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Williams et al.  
Title: ONLINE MORTGAGE  
QUALIFICATION AND  
APPLICATION SYSTEM AND  
PROCESS  
Appl. No.: 09/593,106  
Filing Date: 6/13/2000  
Examiner: Subramanian, N.  
Art Unit: 3624

|   |                               |
|---|-------------------------------|
| <b>CERTIFICATE OF EXPRESS MAILING</b><br>I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450. |                               |
| EV 625664957 US<br>(Express Mail Label Number)  | 02/21/06<br>(Date of Deposit) |
| Roberta A. Cooper<br>(Printed Name)   |                               |
| <br>(Signature)  |                               |

**REQUEST FOR ORAL HEARING**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Under the provisions of 37 C.F.R. §1.194(b), appellant requests an oral hearing.

The item(s) checked below are appropriate:

☒ This request is timely because it is being made within two months from the date of the Examiner's answer.

☐ A Petition for Extension of Time to Request an Oral Hearing is submitted concurrently herewith under the provisions of 37 C.F.R. §1.136(b) (for patent applications) or 37 C.F.R. §1.550(c) (for reexamination proceedings). It is respectfully requested that an extension of time be granted because sufficient cause has been shown and the requested extension is for a reasonable time.

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☐ Applicant claims small entity status. Thus, the fees of \$1,000.00 is reduced by half, and the resulting fee is noted below.

☒ The fee of \$1,000.00 for this Request For Oral Hearing (37 C.F.R. §41.20(b)(3)):

☐ Check Enclosed

☒ Credit Card Payment Form Enclosed

☐ Charge to Deposit Account No. 06-1447

(One additional copy of this Request enclosed herewith)

☒ The Commissioner is hereby authorized to charge any deficiency or credit any overpayment to Deposit Account No. 06-1447.

Respectfully submitted,

Date

Feb 21, 2006

By

D. G. Luetgen

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